1	2	3	4	5
21.	Punjab	26.9	29.4	920.22
22.	Rajasthan	203.84	196.08	15884.78
23.	Sikkim	12.02	8.29	642.81
24.	Tamil Nadu	67.7	55.76	5316.48
25.	Tripura	2.42	2.22	306.49
26.	Uttar Pradesh	183.54	157.96	12700.33
27.	Uttaranchal	103.66	59.22	3133.6
28.	West Bengal	199.94	377.71	43010.78

Kisan credit cards in Rajasthan

2177. DR. GYAN PRAKASH PILANIA: Will the Minister of FINANCE be pleased to state:

(a) the salient features and genesis of Kisan credit cards;

(b) the number of KCCs issued to farmers of Rajasthan;

(c) the percentage of farmers covered thereof;

(d) whether any target is fixed for the issue of KCCs during 2006-07 to the farmers of Rajasthan, if so, the achievement thereof; and

(e) whether Government consider the coverage satisfactory?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Kisan Credit Card Scheme (KCC) introduced in August 1998 is primarily aimed to meet the production credit requirements of the farmers in a timely and hassle free manner. It is being implemented by Cooperative Banks, Regional Rural Banks and Commercial Banks. Salient Features of the KCC Scheme *inter-alia* includes the following:-

(i) Eligible farmers are provided with a Kisan Credit Card and a pass book or a card-cum-pass book.

(ii) Revolving cash credit facility involving any number of drawals and repayments within the sanctioned credit limit is available to the card holder.

(iii) Personal Accident insurance Cover to all Kisan Credit Holders up to Rs. 50000/- to cover accidental death/permanent disability under a Master Policy at a nominal premium of Rs. 15/- for a one year policy and Rs. 45 for a three year policy is made available. The financing bank is expected to bear two-third of the premium amount.

(iv) Credit Limit is fixed on the basis of operational land holding of card holder, cropping pattern followed by him/her and the scales of finance approved by a District Level Technical Committee for cultivation of different crops, based on agricultural practices adopted in the area.

(v) Conversion/reschedulement of loan is permissible in case of damage to cultivated crops on account of natural calamities.

(b) and (c) Out of about 42.52 lakh farmers, considered eligible for KCC in the State of Rajasthan about 41.41 lakh Kisan Credit Cards have been issued by the banking system in Rajasthan upto October 2006.

(d) No specific target have been fixed by NABARD for issue of KCCs by the banks during 2006-07. However, State Level Banker's Committee (SLBC), Rajasthan has estimated that 2 lakh KCCs would be issued during the current year. Against this 1.78 lakh new KCCs have so far been issued.

(e) Yes, Sir.

Farmers' Debt Relief Commission

2178. SHRI K. CHANDRAN PILLAI: Will the Minister of FINANCE be pleased to state:

(a) whether the Government has taken/proposed to take measures to address the grievances of debt ridden farmers in the country;

(b) whether there is any proposal for writing off loan amounts availed from financial institutions of farmers belonging to areas suffering from agrarian crisis;

(c) if so, the details thereof;

(d) whether Government consider setting up of a Farmers' Debt Relief Commission with judicial status; and